

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_.  
creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Attachment to Chapter 13 Debtor's Certification in Opposition to  
Trustee's Motion to Dismiss  
Jeffery A. Sedor  
Case No. 18-23704-MBK

I work as an automobile mechanic. I used to run my own business, but the business closed during the pendency of the bankruptcy. I had knee replacement surgery, and I was out on disability from September through December. I struggled to maintain my regular monthly mortgage payments and made good faith payments to the Trustee.

I realized that I must complete the Chapter 13 Plan by this summer, and I am hopeful that I will receive a retroactive disability payment, as well as an income tax refund to complete Plan payments.

I just resolved MidFirst Mortgage Certification of Default by curing all arrears. The MidFirst Certification of Default was adjourned from April 12<sup>th</sup> to April 26<sup>th</sup> and will be withdrawn. I can now pay the \$4,000 I have on hand to the Trustee before the hearing on April 26, 2023.